

**Information to identify the case:**

Debtor 1	<u>Andrew F. Wolbert</u>	Social Security number or ITIN	<b>xxx-xx-6266</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-11353-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andrew F. Wolbert

5/16/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Andrew F. Wolbert  
 Debtor

Case No. 17-11353-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db +Andrew F. Wolbert, 569 Old Fryburg Road, Lucinda, PA 16235-2017  
 14750391 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 14750398 +First National Bank of PA, 1 FNB Boulevard, Hermitage, PA 16148-3363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 01:53:05 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14750392 +EDI: CAPITALONE.COM May 17 2018 05:43:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14750393 +EDI: CITICORP.COM May 17 2018 05:43:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 14750394 +E-mail/Text: cduncan@clarionfcu.org May 17 2018 01:52:55 Clarion Federal Credit Union,  
 144 Holiday Inn Road, Clarion, PA 16214-4038  
 14750395 +EDI: WFNNB.COM May 17 2018 05:43:00 Comenity Bank/BonTon, PO Box 182789,  
 Columbus, OH 43218-2789  
 14750396 +EDI: TSYS2.COM May 17 2018 05:43:00 DSNB Macys, P.O. Box 8218, Mason, OH 45040-8218  
 14750397 +E-mail/Text: bankruptcynotice@fcbanking.com May 17 2018 01:52:42 First Commonwealth Bank,  
 601 Philadelphia Street, Indiana, PA 15701-3952  
 14750399 EDI: TFSR.COM May 17 2018 05:43:00 Lexus Financial Services, PO Box 4102,  
 Carol Stream, IL 60197-4102  
 14750400 +EDI: SEARS.COM May 17 2018 05:43:00 Sears / CBNA, PO Box 6189,  
 Sioux Falls, SD 57117-6189  
 14750401 +EDI: RMSC.COM May 17 2018 05:43:00 Synch/tjx Cos Dc, Po Box 965005,  
 Orlando, FL 32896-5005  
 14750402 +EDI: RMSC.COM May 17 2018 05:43:00 Synchrony Bank / Gap, PO Box 965005,  
 Orlando, FL 32896-5005  
 14750403 +EDI: RMSC.COM May 17 2018 05:43:00 Synchrony Bank / JCPenny, PO Box 965007,  
 Orlando, FL 32896-5007  
 14750404 +EDI: TFSR.COM May 17 2018 05:43:00 Toyota Motor Credit Company,  
 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387  
 14750405 +EDI: WFFC.COM May 17 2018 05:43:00 Wells Fargo Retail Services, PO Box 94498,  
 Las Vegas, NV 89193-4498

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Toyota Lease Trust

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Andrew F. Wolbert dan@mrdebtbuster.com,  
 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
 James Warmbrodt on behalf of Creditor Toyota Lease Trust bkggroup@kmlawgroup.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Tamara Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4